

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PHILLIP G. GATES

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-23821 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/30/2019 and confirmed on 11/21/19 . The case was subsequently  
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		62,583.58
Less Refunds to Debtor	1,513.39	
TOTAL AMOUNT OF PLAN FUND		61,070.19

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	3,007.09	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,407.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WINTRUST MORTGAGE	0.00	34,968.15	0.00	34,968.15
	Acct: 9910				
	WINTRUST MORTGAGE	16,334.37	16,334.37	0.00	16,334.37
	Acct: 9910				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 3004				
					51,302.52

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIP G. GATES	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIP G. GATES	1,513.39	1,513.39	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,400.00	3,400.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	2,125.11	2,125.11	0.00	2,125.11
	Acct: 1371				
					2,125.11

Unsecured					
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 5757				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: HHMW				
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 6145				
	ERC	0.00	0.00	0.00	0.00
	Acct: 7050				
	PREMIER BANKCARD LLC; JEFFERSON C	538.58	29.73	0.00	29.73
	Acct: 8935				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8756				
	INTERNAL REVENUE SERVICE*	2,864.83	158.17	0.00	158.17
	Acct: 1371				
	COLUMBIA GAS OF PA INC(*)	952.18	52.57	0.00	52.57
	Acct: 0018				
	ALLY FINANCIAL(*)	18,021.92	995.00	0.00	995.00
	Acct: 3004				
	APOTHAKE SCIAN PC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
	CHEVRON APPLACHIA LLC++	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct:				
					1,235.47

TOTAL PAID TO CREDITORS

54,663.10

TOTAL CLAIMED

PRIORITY 2,125.11

SECURED 16,334.37

UNSECURED 22,377.51

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

PHILLIP G. GATES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23821 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Phillip G. Gates  
Debtor

Case No. 19-23821-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 29, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Phillip G. Gates, 111 Spruce Lane, West Newton, PA 15089-1235
aty	+ Jonathan S. Safron, 216 S. Jefferson Street, Chicago, IL 60661-5608
15131702	+ CHEVRON APPALACHIA, LLC, 700 Cherrington Pkwy, Coraopolis, PA 15108-4315
15131705	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, Revenue Recovery/Bankruptcy, PO Box 117, Columbus, OH 43216
15131708	+ ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
15131709	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15131714	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15165666	Email/Text: ally@ebn.phinsolutions.com	Jan 30 2025 00:13:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15131699	+ Email/Text: ally@ebn.phinsolutions.com	Jan 30 2025 00:13:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15838669	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 30 2025 00:18:37	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15131700	^ MEBN	Jan 30 2025 00:04:42	Apothaker Scian P.C., 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15131701	^ MEBN	Jan 30 2025 00:05:04	Barrington Bank & Trust Co. N.A., c/o Wintrust Mortgage, 9700 W Higgins Rd, Rosemont, IL 60018-4796
15131704	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 30 2025 00:15:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15131703	^ MEBN	Jan 30 2025 00:05:41	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15131710	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2025 00:18:03	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15131711	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2025 01:29:55	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15131712	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 00:14:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15167601	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: auto

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		Jan 30 2025 00:29:27	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15131713	+ Email/PDF: resurgentbkn notifications@resurgent.com	Jan 30 2025 00:28:57	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15131715	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2025 00:18:06	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15131716	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2025 00:18:06	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15161574	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 30 2025 00:16:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15131717	Email/Text: pitbk@weltman.com	Jan 30 2025 00:14:00	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842
15561482	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 30 2025 00:14:00	Wintrust Mortgage, PO Box 619096, Dallas, TX 75261-9096
15159947	^ MEBN	Jan 30 2025 00:05:04	Wintrust Mortgage, et. al., c/o Kamari Perry, 9700 W. Higgins Rd., Ste. 300, Rosemont, IL 60018-4736

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wintrust Mortgage, a division of Barrington Bank &
cr		Wintrust Mortgage, a division of Barrington Bank a
cr	*+	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15159958	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15131707	##+	Credit Management LP, Attn: Bankruptcy, 6080 Tennyson Parkway, Ste 100, Plano, TX 75024-6002
15131706	##+	Credit Management LP, 6080 Tennyson Parkway, Plano, TX 75024-6002

TOTAL: 2 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A.

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2025

Form ID: pdf900

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andrew.spivack@brockandscott.com, wbecf@brockandscott.com

Christopher M. Frye

on behalf of Debtor Phillip G. Gates chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. dcarlon@kmlawgroup.com

Heather Stacey Riloff

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. logsecf@logs.com

Kathryn L. Harrison

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank and Trust Co., N.A. klh@camlev.com,  
jmb@camlev.com;hlp@camlev.com;candl@camlev.com;tmatiasic@yahoo.com;kmonahan@camlev.com

Mario J. Hanyon

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. wbecf@brockandscott.com,  
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9